

BCB GROUP

Client Handbook

Our obligations to you

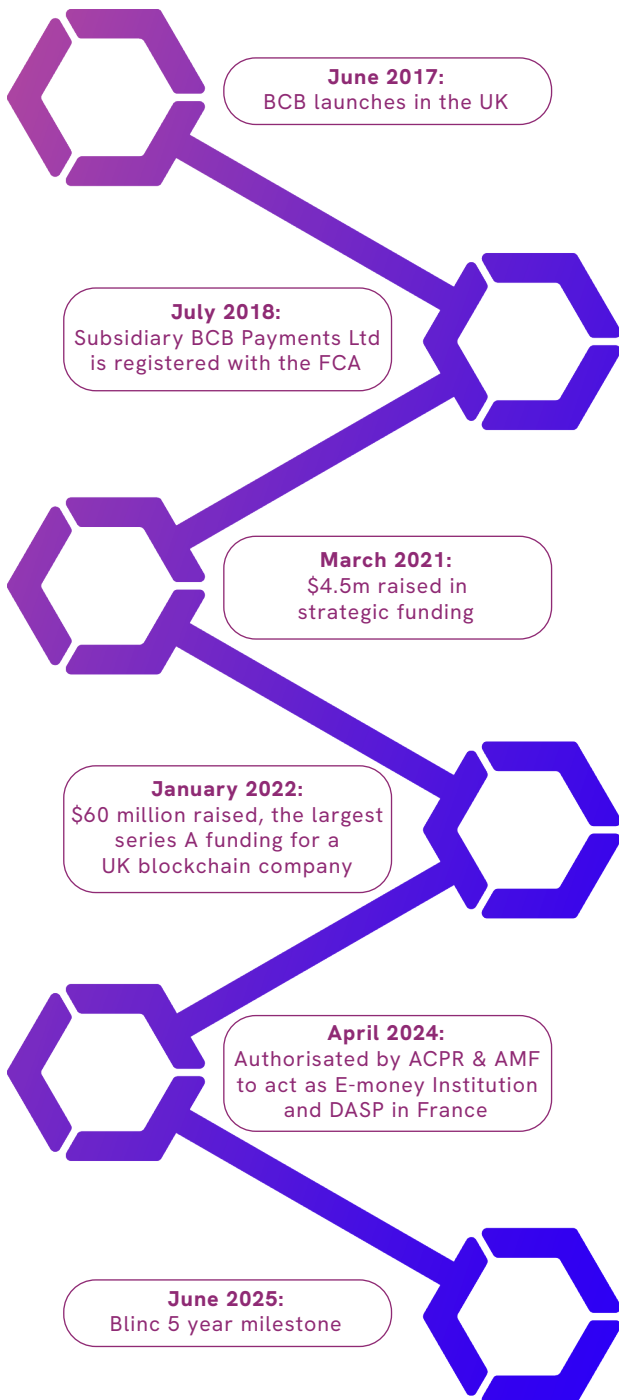


**Clear standards.
Strong safeguards.
Trusted partnership.**

**“Trust isn’t claimed. It’s earned -
through transparency and resilience.”**

Our commitment. Your assurance.

Trust begins here.



At BCB Group, our role is to help institutions operate in digital assets with confidence. You should expect the same level of security and trust that you do in traditional finance, and we make that our standard.

Our handbook sets out what you can expect from us. Inside, we explain the safeguards BCB have in place, the standards we follow, and the commitments we make to protect your business.

The digital asset industry has seen rapid growth, but also moments of instability. We know that creates questions and, at times, doubt. Therefore, openness matters. We want you to see exactly how we work and why you can rely on us.

Here, we share how we manage our balance sheet, how we separate and safeguard client funds, and how we stay aligned with regulators in the UK and Europe. You'll also find clear information on your rights as a client, the service standards you can expect, and how we support you if issues arise.

For us, trust is not about slogans. It's about being accountable

and transparent in the way we run our business. Our handbook is one way we show that commitment.

Understanding our financial foundations

Strong financial foundations are at the heart of everything we do. For clients, this means confidence that BCB Group is built to endure - not just in good times, but through periods of stress as well.

Balance sheet strength

We manage our balance sheet with discipline. Our capital position is structured to give us resilience and to protect our clients.

We have strong partnerships with reliable, well-established banking partners. This ensures we can meet our obligations even in volatile markets, which minimises operational, counterparty and liquidity risk for our clients.

Liquidity discipline

Fast settlement matters to our clients. That's why we maintain liquidity reserves designed to support day-to-day flows as well as unexpected spikes in demand. We monitor reserves in real time and stress tests to confirm they can withstand shocks.

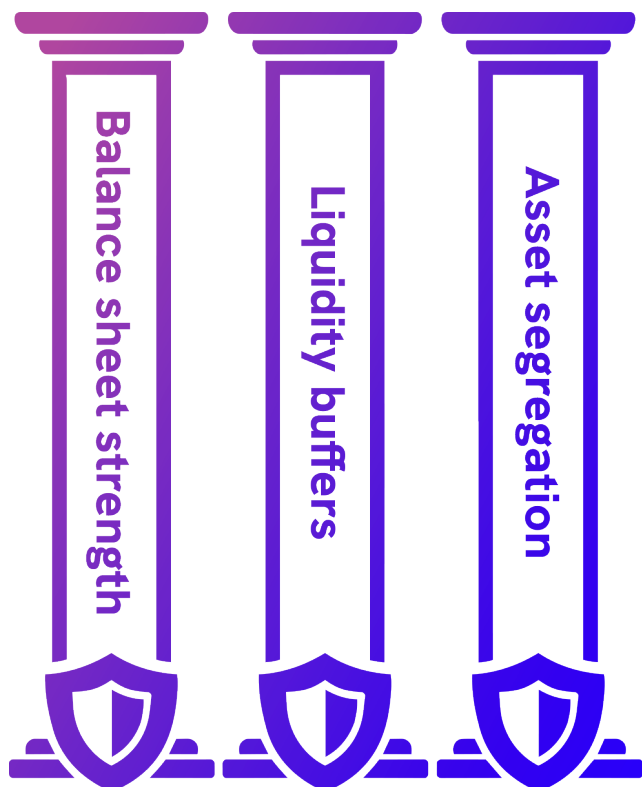
Asset segregation

We never mix client money with our own. Segregation is a regulatory obligation, but for us it's also a principle. Doing so ensures that your funds remain yours, always separate and always protected. (We explain this in more detail in Section 4.)

Continuity & resilience

Financial strength is not just about numbers. It's about ensuring business continuity. Our treasury management framework and conservative risk appetite mean we can support clients even during market disruption.

Independent audits provide further assurance.

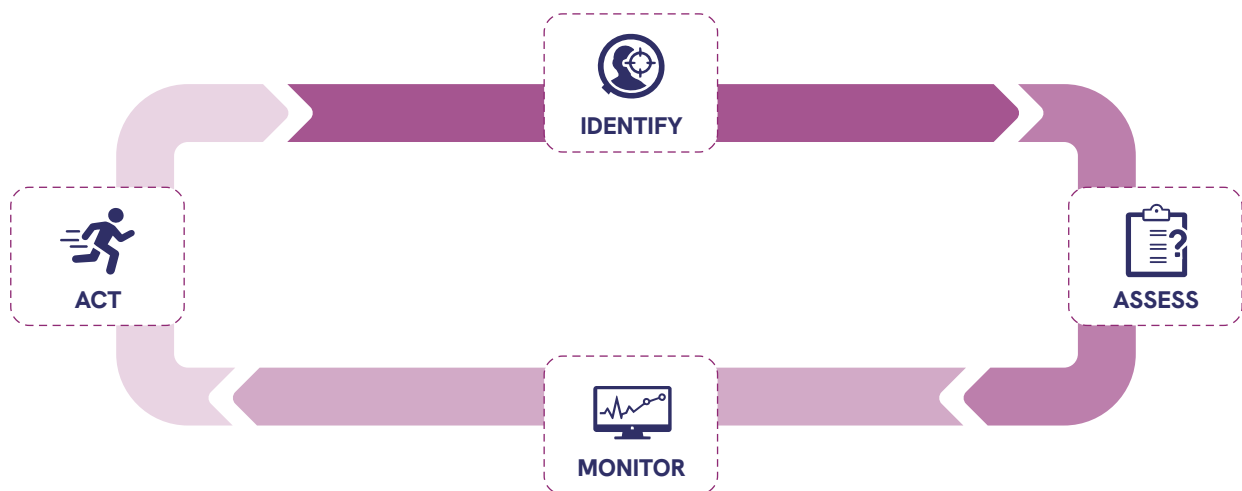


Safeguarding you: Risk management & solvency oversight

Protecting client funds is more than a regulatory requirement. It is the foundation of our relationship with you. We take a cautious, methodical approach to risk so your business can operate with confidence.

How we manage risk

We monitor risk across every part of our operations. That means looking at credit, market, operational, and liquidity risks as they arise - and acting before they become problems.



1

We run stress tests to see how our systems would perform under extreme conditions.

2

We use scenario planning to prepare for shocks, whether market-driven or operational.

3

We track exposures in real time, ensuring no blind spots.

For us, monitoring isn't about box-ticking. It is a daily practice, built into our culture.

Solvency oversight

Solvency is central to trust. Our solvency oversight includes regular internal reviews, independent audits, and compliance checks aligned with regulatory standards in the UK and Europe.

Where required, we provide solvency reporting to regulators and clients. We want our stakeholders to see that we are strong, liquid, and transparent.

Crisis protocols

Even the best-prepared institutions must plan for the unexpected. That is precisely why we maintain crisis protocols designed to protect client assets and support operations in the event of disruption.

These plans cover:

1

Immediate protection of client funds.

2

Communication with clients and regulators.

3

Steps to restore services quickly and safely.

We review and update these protocols regularly to make sure they remain effective in a changing environment.

Risk management is not a department at BCB. It's part of everything we do.

Asset segregation: How your funds are protected

When you place funds with us, you need certainty that they remain yours. Asset segregation is how we deliver that certainty.

What segregation means

Segregation means your money is held separately from BCB's own funds. We do not use client money to run our business. We monitor and verify the separation process, ensuring your assets remain ringfenced.



How it works in practice

- 1 We place client funds into safeguarded accounts.
- 2 These accounts sit outside BCB's balance sheet and remain protected even if BCB were ever at risk.
- 3 Transfers into non-safeguarded omnibus accounts only happen for trade execution. The temporary process is tightly controlled and monitored in real time. Once a trade settles, we return funds to safeguarded accounts without delay.

Consider omnibus accounts as a short stop on a longer journey, like goods passing through a secure warehouse before reaching their final destination. The process is controlled, temporary, and designed to keep everything moving safely.

Liquidity buffers

We also maintain liquidity buffers so funds can be accessed when needed. Doing so protects you against settlement delays and gives us flexibility to support your business in fast-moving markets.

Common Questions

What happens to my funds if BCB becomes insolvent?

They remain protected ('safeguarded'). Segregated funds are returned to clients.



Can my funds be used for BCB's business?

No. Segregated client funds cannot be used for our operations.



What if there are delays in settlement?

Liquidity buffers and strict monitoring are in place to minimise exposure.



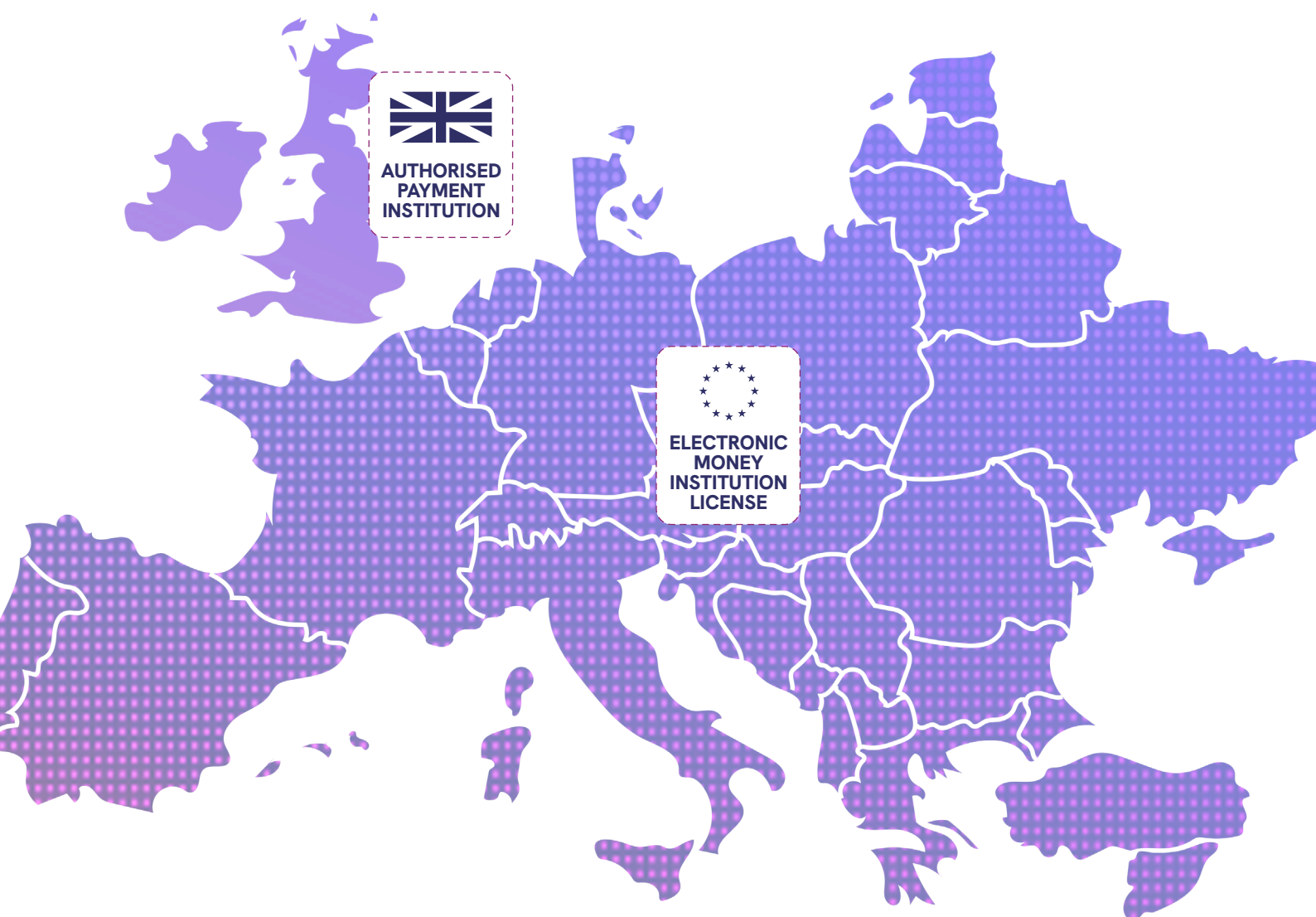
Regulatory commitment & compliance excellence

Strong regulations are good for the market, protecting clients, building trust, and creating a level playing field. At BCB Group, we welcome oversight. It shows we meet the highest standards.

Our regulatory framework

We operate as an Authorised Payment Institution in the UK and hold an Electronic Money Institution licence in Europe. These licences are not just badges. They require us to follow strict

rules on safeguarding, governance, and capital strength. They also mean we are supervised by regulators who check that our systems and controls meet institutional standards.



Compliance in practice

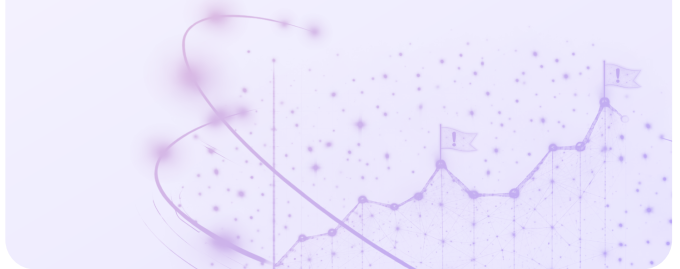
AML and KYC

We verify clients carefully to prevent misuse of our services.



Transaction monitoring

We track activity in real time to spot unusual patterns.



Reporting

We meet our regulatory reporting duties promptly and accurately.



Governance

Our board and senior management oversee compliance as a core responsibility, not a side function.



Why this matters to clients

When you work with BCB, you gain a partner aligned with regulators in two of the world's most developed financial centres. That gives you confidence that your payments and assets are managed within robust, transparent rules. It also reduces counterparty risk.

We see compliance not as a burden, but as a foundation for trust."

Client rights, support & service standards

You deserve clarity on what you can expect from us. This section outlines your rights as a client and the service standards we are committed to.

Your rights

When you work with BCB, you have the right to:



Access your funds

Withdrawals follow clear protocols to enable you to access your funds immediately.



Safe custody

Your funds remain segregated and always safeguarded.



Transparent information

You can request details on how your money is held and protected.



Fair dispute resolution

We follow structured processes to resolve issues quickly and fairly.



Regulatory protection

Our obligations under UK and EU rules give you legal safeguards.

Our service standards

We aim to provide a service that is professional, responsive, and transparent, including:



Communication

Clear updates and honest timelines. We keep you informed, not in the dark.



Response times

Queries are handled promptly within 5 minutes.



Escalation

If something isn't resolved, you know who to contact next. Escalation paths are defined and accessible.



Support channels

You can reach us through dedicated account managers, client service teams, and secure digital platforms.

Our commitment to transparency

We want you to feel confident in your relationship with BCB. That means open dialogue. If you have questions, you get straight answers. If you have concerns, we take them seriously. Trust is built in everyday exchanges, not just in the big promises.

Trust is built in everyday exchanges, not just in the big promises.

Looking ahead: innovation & stability

Digital assets don't stand still. New products and payment rails are being built all the time. Our job is to make sure you can use them with confidence.



Balancing progress with protection

We don't release new services until we've thoroughly tested them. That means running risk checks, compliance reviews, and client pilots. If something doesn't meet our standards, it doesn't launch. We'd rather be steady and safe than fast and careless.



Future enhancements

We are expanding our product suite in line with client demand; the aim is for BCB group infrastructure to touch one in three crypto-related payments worldwide. Each development has one test: does it make our platform stronger and safer for clients? If it doesn't, we don't move forward.



Listening to clients

We shape our roadmap around client needs. Feedback from you helps us decide what to build next and how to improve existing services. The best ideas often come from the people who use our platform daily.



Long-term partnership

At BCB Group, we want to be more than a provider. We aim to be the partner you trust through every market cycle. By combining careful innovation with robust safeguards, we'll help you capture new opportunities without compromising stability.

We'd rather be **steady and safe** than fast and careless.

Building the future of finance, safely

At BCB Group, we combine innovation with protection. The handbook sets out what you can expect from us, but a conversation is always better than a document.

If you'd like to discuss how we safeguard client funds, manage risk, and support growth in digital assets, our team is here to help.

Scan the QR code to talk to us today.



BCB GROUP

**"Innovation matters,
but stability comes first."**